

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kathy Koch
Debtor

Case No. 20-00542-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-4

User: AutoDocke
Form ID: ntcovid

Page 1 of 2
Total Noticed: 47

Date Rcvd: Apr 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2020.

db +Kathy Koch, 124 Mountain View Drive, Jersey Shore, PA 17740-8524
5301452 +ABSC Recovery, 3189 Princeton Road, Suite 217, Hamilton, OH 45011-5338
5301411 +Altus GTS Inc, 2400 Veterans Memorial Blvd., Suite 300, Kenner, LA 70062-8725
5301394 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
5301412 +Backyard Prodcasting, 1685 Four Mile Drive, Williamsport, PA 17701-1975
5301413 +BestLine Leasing, 2582 Gateway Drive, State College, PA 16801-3019
5301395 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365)
5301416 +Camebece Law, 200 Cummings Center, Suite 173 D, Beverly, MA 01915-6190
5301444 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5301418 +Citibank, 701 East 60th Street N, Sioux Falls, SD 57104-0493
5301399 +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
5301423 +Empire Solutions, 7406 Route 98, Arcade, NY 14009-9713
5301451 +Energex, 95 Energez Drive, Mifflintown, PA 17059-7748
5301400 +Jersey Shore State Ban, 300 Market St, Williamsport, PA 17701-6374
5301401 +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5301448 On Deck Capital, Inc., 101 West Colfax Ave., Floor 9, Denver, CO 80123
5301437 +Szabo Assoc., 3355 Lenox Road NE, Suite 945, Atlanta, GA 30326-1395
5301454 +The Muncy Bank and Trust Company, c/o Tina Hopple, Loan Assistant, 2 North Main Street, Muncy, PA 17756-1000
5301438 +Tim & Doreen Stickles, 9845 North Route 220 Highway, Jersey Shore, PA 17740-7893
5301407 +Torres Credit Srv, 27 Fairview St Ste 301, Carlisle, PA 17015-3200
5301442 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
5301440 +Williamsport Sun Gazette, 252 West 4th Street, Williamsport, PA 17701-6133

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5301450 +E-mail/Text: seinhorn@ars-llc.biz Apr 03 2020 21:36:12 Ability Recovery Service,
PO Box 4031, Wyoming, PA 18644-0031
5301443 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 03 2020 21:26:19 CACH, LLC,
PO BOX 10587, GREENVILLE, SC 29603-0587
5301419 +E-mail/Text: documentfiling@lciinc.com Apr 03 2020 21:31:47 Comcast, Po Box 3001, Southeastern, PA 19398-3001
5301446 E-mail/Text: bnc-quantum@quantum3group.com Apr 03 2020 21:34:15 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5301397 +E-mail/Text: electronicbkydocs@nelnet.net Apr 03 2020 21:34:40 Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
5301409 E-mail/Text: mrdiscren@discover.com Apr 03 2020 21:32:45 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5301398 +E-mail/Text: mrdiscren@discover.com Apr 03 2020 21:32:45 Discover Fin Svcs Llc,
Po Box 15316, Wilmington, DE 19850-5316
5301424 +E-mail/Text: collections@e-hps.com Apr 03 2020 21:32:49 Heartland Payment Systems,
1 Heartland Way, Jeffersonville, IN 47130-5870
5301426 E-mail/Text: sbse.cio.bnc.mail@irs.gov Apr 03 2020 21:33:16 Internal Revenue Service,
Insolvency Unit, POB 628, Pittsburgh, PA 15230
5301396 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 03 2020 21:27:40 Chase Card,
Po Box 15298, Wilmington, DE 19850
5301402 +E-mail/Text: bncnotices@becket-lee.com Apr 03 2020 21:33:01 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
5301456 +E-mail/PDF: resurgentbknotifications@resurgent.com Apr 03 2020 21:28:11 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587,
LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
5301455 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 03 2020 21:39:01 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5301403 E-mail/Text: camanagement@mtb.com Apr 03 2020 21:33:41 M & T Bank, 1 Fountain Plz,
Buffalo, NY 14203
5301441 E-mail/Text: camanagement@mtb.com Apr 03 2020 21:33:41 M&T Bank, P.O. Box 840,
Buffalo, NY 14240-0840
5301404 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 03 2020 21:34:32 Midland Funding,
2365 Northside Dr Ste 30, San Diego, CA 92108-2709
5301445 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 03 2020 21:34:32 Midland Funding, LLC,
Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011,
Warren, MI 48090-2011
5301453 +E-mail/Text: bankruptcy@ondeck.com Apr 03 2020 21:36:16 On Deck Capital, Inc.,
101 West Colfax Ave., 10th Floor, Denver, CO 80202-5167
5301432 +E-mail/Text: bankruptcy@ondeck.com Apr 03 2020 21:36:17 OnDeck Capital Inc.,
1400 Broadway, New York, NY 10018-5300
5301433 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 03 2020 21:34:24 PA Department of Revenue,
Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
5301447 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfolio recovery.com Apr 03 2020 21:28:12
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5301405 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfolio recovery.com Apr 03 2020 21:39:00
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

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User: AutoDocke
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Total Noticed: 47

Date Rcvd: Apr 03, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

5301435 +E-mail/PDF: gecscedi@recoverycorp.com Apr 03 2020 21:24:01 SYNCB, PO BOX 965015,
Orlando, FL 32896-5015
5301406 +E-mail/PDF: gecscedi@recoverycorp.com Apr 03 2020 21:27:33 Syncb/sams Club, Po Box 965005,
Orlando, FL 32896-5005
5301408 +E-mail/Text: electronicbkydocs@nelnet.net Apr 03 2020 21:34:40 U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, Lincoln, NE 68508-1911
TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
cr* LNVN Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,
Greenville, SC 29603-0587
5301414* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
5301415* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365)
5301420* +Dept Of Education/neiln, 121 S 13th St, Lincoln, NE 68508-1904
5301421* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
5301422* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
5301425* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
5301417* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card, Po Box 15298, Wilmington, DE 19850)
5301427* +Jersey Shore State Ban, 300 Market St, Williamsport, PA 17701-6374
5301428* +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5301429* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
5301430* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M & T Bank, 1 Fountain Plz, Buffalo, NY 14203)
5301431* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
5301434* +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5301436* +Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
5301439* +Torres Credit Srv, 27 Fairview St Ste 301, Carlisle, PA 17015-3200
5301410 ##+AIP Solutions, 9449 N 90th Street Suite 201, Scottsdale, AZ 85258-5037

TOTALS: 0, * 17, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 3, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
Paul W McElrath, Jr. on behalf of Debtor 1 Kathy Koch ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Kathy Koch,

Chapter 7

Debtor 1

Case No. 4:20-bk-00542-RNO

Notice

Notice is hereby given that:

The previously scheduled 341 meeting of creditors has been rescheduled to:

location (341 meeting by telephone)	Date: April 15, 2020
	Time: 10:00 AM

Address of the Bankruptcy Clerk's Office:
197 S Main St, Wilkes-Barre, PA 18701 OR
228 Walnut St,Rm320,Harrisburg, PA 17101
570-831-2500/717-901-2800

For the Court:
Terrence S. Miller
Clerk of the Bankruptcy Court:
By: Pamela Radginski, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: April 3, 2020

ntcovid (04/18)

**CALL-IN DIRECTIONS FOR TELEPHONIC CHAPTER 7 § 341 MEETINGS IN THE
MIDDLE DISTRICT OF PENNSYLVANIA**
(Effective March 30, 2020)

On March 30, 2020, the United States Trustee for Region 3 issued a supplemental notice continuing all in-person chapter 7, 12, and 13 section 341 meetings scheduled through May 10, 2020, with the exception that section 341 meetings could proceed through telephonic or other alternative means not requiring any personal appearances. Please read to the end.

This notice addresses the protocol for telephonic appearances for chapter 7 section 341 meetings only. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

All parties are encouraged to contact the case trustee, check the case docket, and the UST Website at <https://www.justice.gov/ust> for up-to-date information about section 341 meetings of creditors.

Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which is listed below.

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called. Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors may be in session when you call in. You may be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.
- If you are calling in from another country, please see the additional information available at: <https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee a week prior to the section 341 meeting of creditors. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

Trustee	Call-In Number	Passcode
Steven Carr	1-888-282-8246	8589279
Mark Conway	1-866-773-1875	5761176
Lawrence Frank	1-866-724-5066	1380190
Leon Haller	1-866-507-4642	2179536
John Martin	1-866-809-8952	7685517
William Schwab	1-866-707-7516	4801433
Robert Sheils	1-866-714-3930	1832207
Lawrence Young	1-866-453-7506	2896054

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